Department of the Army Pre-Retirement Briefing

HQ, Army Retirement Services
251 18th St. S STE 210
Arlington, VA 22202-3531
6 April 2015

Purpose

To provide Soldiers and Family members information on retirement programs, benefits and entitlements.

Retirement is a process *NOT* an event!!

Army Retirement Services…AR 600-8-7

MISSION

Army Retirement Services develops Army policy and oversees Army programs worldwide that prepare Soldiers and their Families for retirement, assist survivors of Soldiers who die on active duty, and serve Retired Soldiers, surviving spouses, and their Families until death in order to comply with federal laws encourage Retired Soldiers to be Soldiers For Life, and improve recruiting and retention

PROGRAMS

Army *Echoes*, the official Army newsletter for the Retired Soldier (available electronically at **http://soldierforlife.army.mil/retirement/echoes** and the Army *Echoes* blog at: **http://soldierforlife.army.mil/retirement/blog)**

CSA Retired Soldier Council

Pre-Retirement Counseling

Survivor Benefit Plan (SBP) and Reserve Component SBP

MyArmyBenefits

Retirement Services Officers (RSO)

Pre-Retirement Support

Pre-retirement counseling

Survivor Benefit Plan (SBP)/RCSBP counseling

Retirement literature

Career Status Bonus counseling

Post-Retirement Support

Retirement Services Office (RSO)

Assistance with pay, ID cards, SBP, other benefits information

Retiree Appreciation Day (RAD)

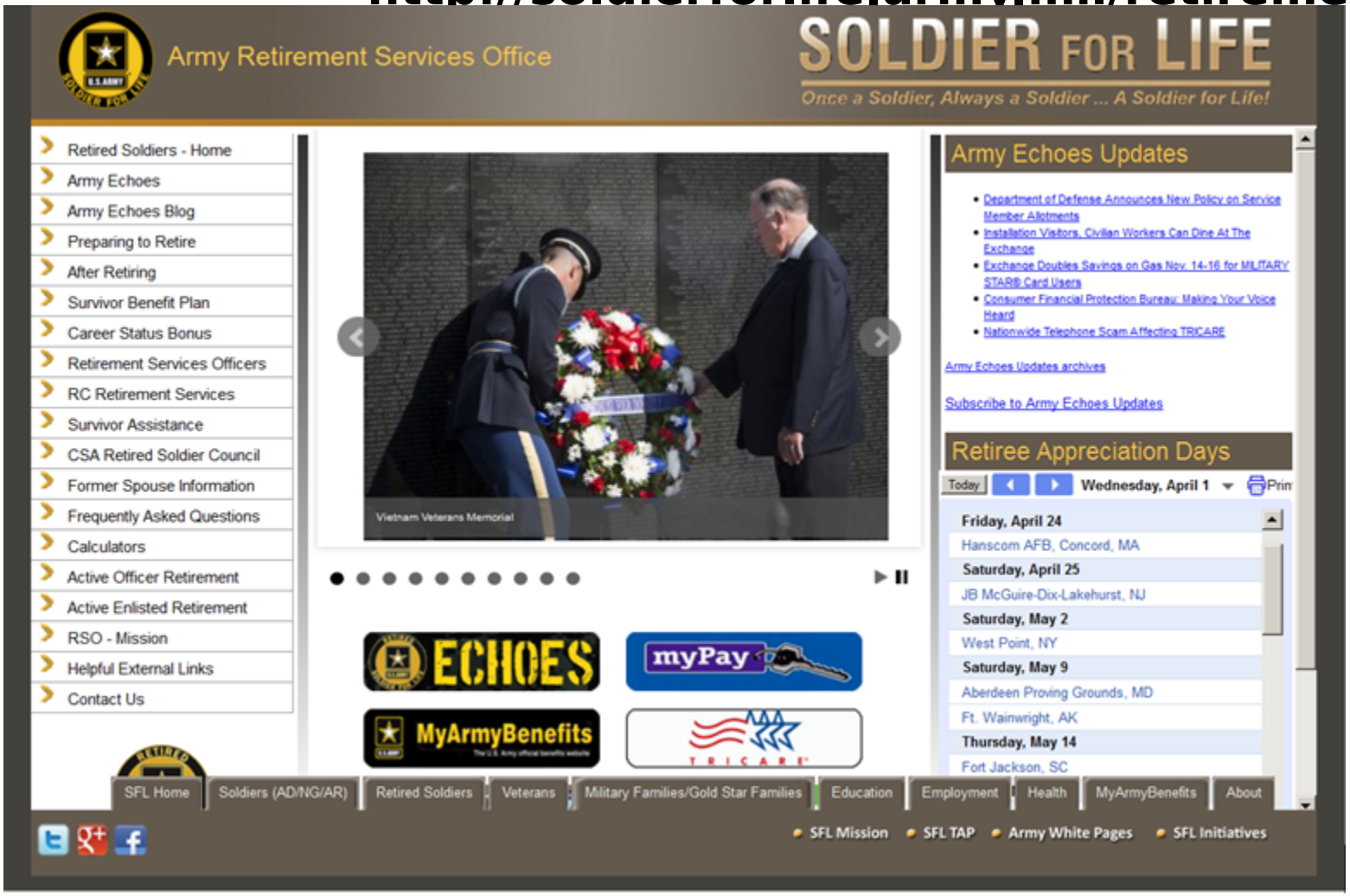
Newsletters

Installation Retiree Council

See: http://soldierforlife.army.mil/retireme

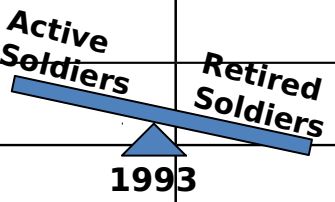
The ***NEW*** Retirement Services Website

http://soldierforlife.army.mil/retirement



Population Served -- Growing

Year	Active Soldiers	Retired Soldiers
1920	204,000	6,000
1950	593,000	42,000
1960	873,000	102,000
1970	1,323,000	282,000
1980	777,000	425,000
1990	732,000	489,000
2000	482,000	526,000
2010	562,000	847,000



In FY13, the Army paid $18.5 Billion in retired and annuity pay to
Retired Soldiers and surviving spouses

Retirement is a Process; NOT an Event!

An Army Program Since 1955

32,210 Soldiers retired in FY14

2015 Population Served

Active Army	ARNG	USAR	Retired Soldiers	Surviving Spouses	Total
498,642	348,661	197,668	934,816	248,046	2.23M

Pre-Retirement Policy

- 120 Retirement Services Officers
- Career Status Bonus
- Active Duty Death SBP
- MyArmyBenefits Website
- Pre-Retirement Counseling
- SBP/RCSBP Counseling
- Retiring Soldier Commendation Program
- RSO/SBP Counselor Certification

Post-Retirement Policy

- Lifetime benefits advice & support
- Survivor Benefit Plan (SBP)
- Annuity for Certain Military Surviving Spous
- *Army Echoes* Newsletter
- CSA & Installation Retiree Councils
- Retiree Appreciation Days
- Strategic communications & websites
- AAFES/DeCA/AFRH Advisory Boards
- Army Family Action Plan GOSC

AR 600-8-7 – "Retirement Services Program"

http://soldierforlife.army.mil/retirement

Pre-Retirement Briefing

Topics

Applying for Length of Service (LOS) Retirement

- *How*
  - Officer - Chapter 6, **AR 600-8-24**, dated 12 April 2006
  - Enlisted - Chapter 12, **AR 635-200**, dated 6 Jun 2005
- *When*
  - Maximum: 12 months before desired retirement date
  - Minimum: All Officers **- 9** months before start date of transition leave

    Enlisted **- 9** months before retirement date

NOTE: Recommend 12-month lead time for smoother transition

Where

- General Officers: Notify GOMO, (703) 692-0152, DSN 332
- COL & LTC (P): Notify Colonels Management Office (COMO), (703) 602-8529, DSN 332
- All others: Military Personnel Office, JAG Retirements 703-545-2028 and Chaplain Retirements 571-256-8764
- **Note:** ***CG, HRC-Fort Knox, is the retirement authority for officers who have completed at least 20 but less than 30 years***

Non-Regular Retirement Eligibility & Transfer to Retire Reserve

Acquire the minimum qualifying years

- 20 years for normal retirement; 15 years for a medical retirement
- 6 or 8 year rule might apply:
  - NOE prior to 5 Oct 94? Must serve last 8 years in RC
  - NOE 5 Oct 94 to 24 Apr 05? Must serve last 6 years in a RC
  - NOE 25 Apr 05 and later? No RC service requirement

Applying to Transfer to Retired Reserve (Gray Area)

- TPU member under age 60: Submit DA 4651 to HRC & follow local USAR unit checklist
- IRR, AGR or age 60+: Submit DA 4651 to HRC
- National Guard follow the procedures of your state

AR 135-180 QUALIFYING SERVICE FOR RETIRED PAY NONREGULAR SERVICE

Non-Regular Retirement Facts

- **Points = Retired Pay; verify yours are correct NOW!**
  - -USAR: ARPC 249-E
  - -NG: NGB 23
- **Retired Pay before 60?** For RC Soldiers who executed qualifying orders on or after 29 JAN 08, federal law reduces their retirement age 90 days for each 90-day increment on the qualifying orders. The 90 days do not have to be continuous and with the change of NDAA 2015, it allows that time to cross into the new fiscal year starting 1 October 2014. The maximum reduction is to age 50.
- **When to Apply for Retirement:** Retired pay applications should be submitted 9 months but not less than 90 days prior to 60th date of birth to ensure all documents are received and processed correctly by Defense Finance and Accounting Service (DFAS) Cleveland. Download application from HRC at: **https://www.hrc.army.mil/TAGD/Reserve%20Component%20Retirements**

Other Retirement Considerations

Retirement date

- 1st day of the month if for length-of-service
- any date for disability retirement

Active Duty Service Obligation

In lieu of PCS

- apply within 30 calendar days of alert for a retirement date no more than 6 months from the date of the PCS alert or the first day of the month after the officer attains 20 years AFS, whichever is later.

Reassigned on a PCS

- must wait 1 year to retire (AR 350–100)

Retiring on same day as AD pay raise*(final pay only)*

Authorized vs. Selected Transition Center (TC)

- Authorized to use the TC closest to current duty station
- May elect to be processed for retirement at a station-of-choice
- Travel:
  - not paid if to a station-of-choice TC **(if permitted by AR 635-8)**
  - reimbursement limited to travel in a direct line from last duty station to final retirement location
- Overseas COLA & Overseas Housing Allowance:
  - both stop upon departure from the overseas location
  - Basic Allowance for Housing (BAH) paid based on transition leave address

http://www.defensetravel.dod.mil/site/cola.cfm

http://www.defensetravel.dod.mil/site/bah.cfm

Calculate Your Retired Pay in 3 Steps

Step 1: Determine your DIEMS date (**D**ate of **I**nitial **E**ntry into **M**ilitary **S**ervice) **Step 2**: Determine which pay plan you are eligible for based on your DIEMS date **Step 3**: Use the appropriate formula to calculate your retired pay	**Where to go to update DIEMS** Effective immediately, the brigade or installation PAS POC has the ability to input and correct DIEMS Date (after validating supporting documentation). The local finance office is the responsible agency for corrections to the Defense Joint Military System. Once a Soldier's DIEMS date can be verified, the changes will be reflected on the ERB/LES.

For a fast, personalized retired pay calculation, go to
http://myarmybenefits.us.army.mil
and click on the retirement calculator

Current Army Reserve Members' Points of Contact

DIEMS UPDATE:

Enlisted:

- FSD Personnel Action Branch: MOS 27, 36, 42, 44, 45, 51, 52, 56, 62, 65, 68, 71, 76, 79, 88, 89, 90, 91, 92, and 94. Email: **usarmy.knox.hrc.mbx.epmd-fsd-pab@mail.mil** / Phone: (502) 613-5964
- MFD Personnel Action Branch: MOS 09B, 11, 13, 14, 15, 18, 19, 29E, 37, 38, and 46. Email: **usarmy.knox.hrc.mbx.epmd-mfd-pab@mail.mil** / Phone: (502) 613-5977
- OSD Personnel Action Branch: MOS 09L, 12, 21, 25, 31, 33, 35, 74, 96, 97, 98, and All E9's. Email: **usarmy.knox.hrc.mbx.epmd-osed-pab@mail.mil** / Phone: (502) 613-5896

Officer:

- Officer Personnel Action Branch: Email: **usarmy.knox.hrc.mbx.opmd-ldd-pabt@mail.mil** / Phone: (502) 613-6727
- Officer Health Services Personnel Action Branch (Previously AMEDD) Email:

Final Basic Pay Plan (DIEMS Pre 8 Sep 80)

RETIRED PAY = (Years of creditable service X 2-1/2%) X Final Basic Pay

Commissioned service requirement

Time-in-grade requirement

Percentage multipliers can now exceed 100%

Full COLAs

Credit for all full months served (22 yrs 4 mos = 55.83%)

Years of service	20	21	22	23	24	25	26	27	28	29	30 thru 40
Final Pay Multiplier %	50		52.5			55	57.5		60	62.5	65	67.5	70	72.5	75	100
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Or just go to **http://myarmybenefits.us.army.mil** for your personal retirement calculation

High-3 Plan

DIEMS between 8 Sep 80 and 31 Jul 86 and DIEMS on or post 1 Aug 86)

RETIRED PAY = (Years of creditable service x 2-1/2%) x average of highest ~~36 months~~ basic pay

Typically an average of the last 36 months

Commissioned service requirement

Percentage multipliers can now exceed 100%

Full COLAs

Credit for all full months served (22 yrs 4 mos = 55.83%)

Years of service	20	21	22	23	24	25	26	27	28	29
30 thru 40										
High-3 Multiplier %	50	52.5	55	57.5	60	62.5	65	67.5	70	72.5
75 - 100										

Or just go to **http://myarmybenefits.us.army.mil** for your personal retirement calculation

High-3 or REDUX Plan

(DIEMS post – Aug 86 – "Choice")

RETIRED PAY = (Years of creditable service x 2-1/2%) minus 1% for each year < 30 years x average of highest 36 months of basic pay

2% per yr thru 20 yrs; 3.5% from 20-30 yrs; 2.5% thereafter

$30K Career Status Bonus (CSB) - 15th year

Percentage multipliers can now exceed 100%

If you chose the CSB payment, you receive COLA minus 1%; one-time catch-up COLA at 62; COLA minus 1% thereafter

- Credit for all full months served

Years of service 30 thru 40	20	21	22	23	24	25	26	27	28	29
REDUX Multiplier % 75 - 100	40	43.5	47	50.5	54	57.5	61	64.5	68	71.5
High-36/Final Mult. % 75 - 100	50	52.5	55	57.5	60	62.5	65	67.5	70	72.5

Or just go **to http://myarmybenefits.us.army.mil** for your personal retirement calculation

Cost-of-Living Adjustments (COLA)

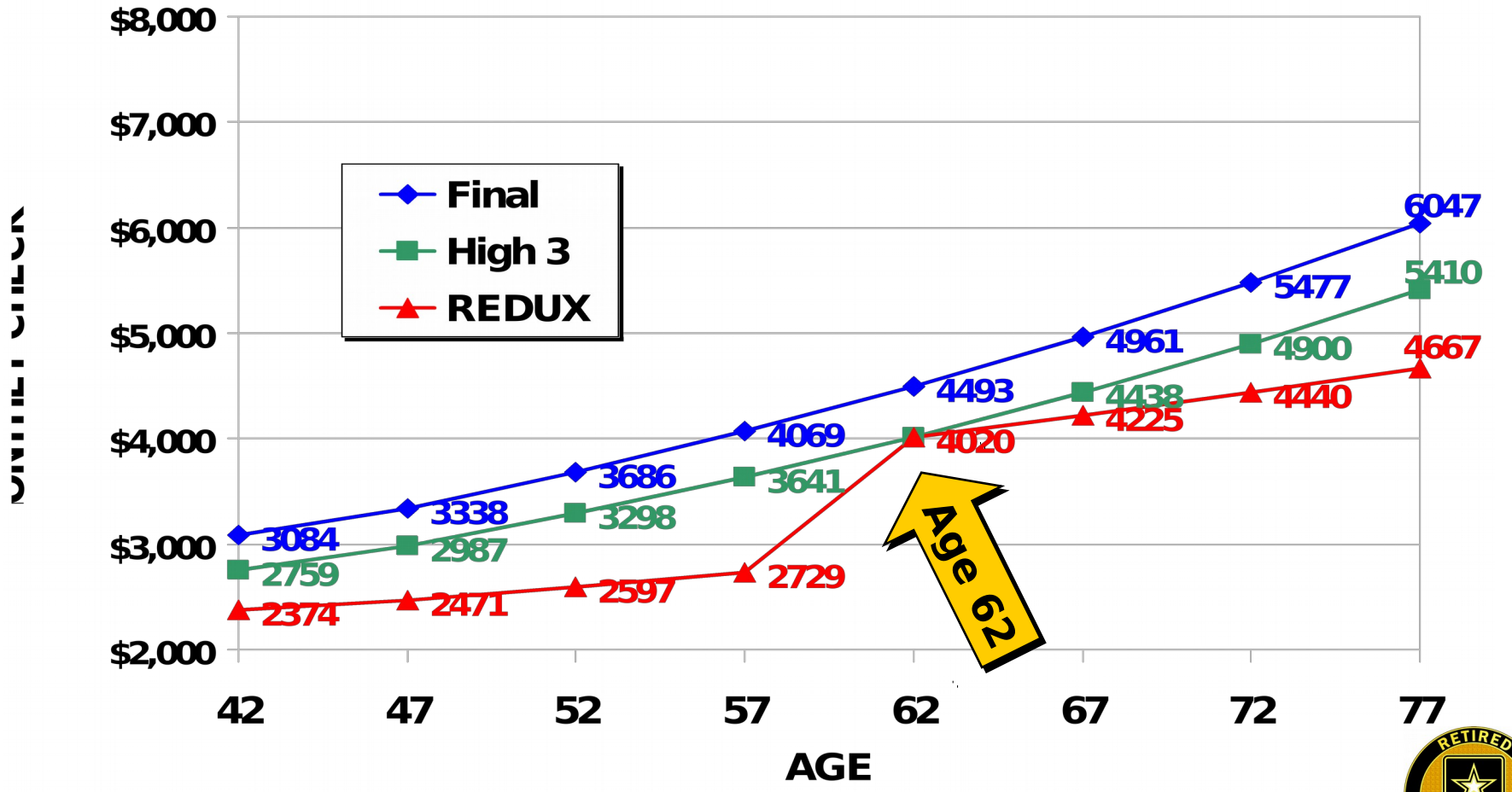
All Retirement Plans
- Based on difference between Consumer Price Index from last year's 3rd Qtr CY to current year's 3rd Qtr CY
- Partial first year COLA

Final Basic Pay or High-3 Plan
- Full annual COLA

REDUX ($30K CSB) Plan
- Reduced until 62 (COLA minus 1%)
- At 62, one-time catch-up
- COLA minus 1% after 62

Growth Over The Years

Assumes average +2% COLA



MyArmyBenefits

MyArmyBenefits
The U.S. Army official benefits website
Home
Benefit Library
Benefit Calculators
News
Help
Español
SEARCH
ESTIMATE YOUR RETIREMENT PAY
Log in to calculate an estimate of your retirement pay for any of the three retirement systems-High 3, Final Pay or REDUX. Your personal data is filled in for you. MORE
MyArmyBenefits is the Official Army Benefits Website
Finding Your Benefits is as Easy as 1 - 2 - 3!
Browse Over 150 Fact Sheets for Benefit Eligibility and Highlights
Calculate Estimates of Your Survivor and Survivor Education Benefits
Forecast Your Retirement Benefits
Special information is provided for severely injured Soldiers and their families in the Wounded Warrior section of the site and for surviving family members of fallen Soldiers in the Survivor Benefits section. If you have questions or comments please contact us.
SPECIAL MODULES
Wounded, Ill and Injured
Casualty Operations
Multimedia
Soldier for Life
More Information
DS LOGON
A CAC or DS Logon Premium Account is required to access the MyArmyBenefits Calculators.
REGISTER FOR DS LOGON
NEED BENEFITS HELP?
Contact our counselors
FEDERAL BENEFITS
By Category
By Component
By Life Event
A to Z
STATE / TERRITORY BENEFITS
Please select...
GO

- **Benefit Library**
  - Federal Fact Sheets
  - State and Territory Benefits Fact S
  - Resource Locators
- **Benefit Calculators**
  - Retirement
  - Survivor Benefits
  - Deployment Calculator
- **Benefits Help Desk Operations**
- **Wounded Warrior Special Modul**
  - Wounded Warrior / DRE Calculato
  - Sustaining Income Calculator
- **Casualty Operations Special Mod**
  - Survivor Benefits Report

http://myarmybenefits.us.army.mil
Links directly to DEERS information through CAC or DS Logon.

Retired Pay Facts

Retired pay -- paid by DFAS-Cleveland

Payable 1st of month (when that is a weekend or holiday,
the pay date is moved to the previous business day)

Electronic Funds Transfer is now required

Use "***myPay***" to make online changes to pay, reissue
1099Rs, change bank account, change email address, etc.

Keep correspondence and email address current

Retiree Account Statement (RAS) issued only when there's a pay change (e.g., COLA, allotment, taxes, etc.),
but a monthly eRAS is now available on ***myPay***

https://myPay.dfas.mil/myPay.aspx

Taxes

States With NO State Income Tax

Alaska	New Hampshire	Texas
Florida	South Dakota	Washington
Nevada	Tennessee	Wyoming

tates That Do Not Tax Military Retired Pay (as of 1 Mar 2015)

Alabama
Arizona*
Arkansas*
Colorado*
Connecticut
Delaware*
Georgia*
Hawaii

Idaho*
Illinois
Indiana*
Iowa
Kansas
Kentucky*
Louisiana
Maine*

Maryland*
Massachusetts
Michigan
Mississippi
Missouri*
Montana*
New Jersey
New York

New Mexico*
North Dakota*
North Carolina*
Ohio
Oklahoma*
Oregon*
Pennsylvania
South Carolina*

Utah*
West Virginia*
Wisconsin
Washington D.C.*

* Conditions or limitations ap e law

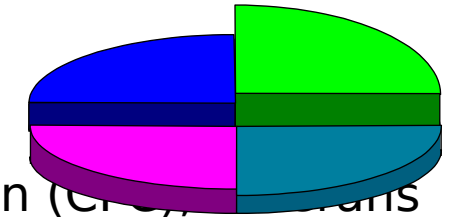
http://myarmybenefits.us.army.mil/Home/Benefit_Library/State__Territory_Benefits.html

Home of Residence **is determiner; not Home of Record!**

Allotments

In retirement, permitted to have:
- 6 “discretionary”
- You can have an unlimited amount of “non-discretionary” allotments.

- For recalled Soldiers at retirement:
  - NONE continue from active duty
  - ALL must be re-initiated after separation
  - WHY? DFAS-CL has no interface with DFAS-IN



- Allotments except the Combined Federal Campaign (CFC), Veterans Educational Assistance Program (VEAP), and Servicemember’s Group Life Insurance (SGLI) will continue into retirement unless stopped by the Soldier.

At least 30 days prior to the date of your retirement, you should review your Active Duty ***myPay*** account, and make sure you have established all the allotments you would like to carry over with you into retirement.

It is important to verify that your retirement pay will be sufficient to cover all your allotments. Some adjustment in amounts may be necessary to accommodate your Retired Pay without having a negative impact on your pay.

Can start/stop/change via ***myPay*** @ **https://myPay.dfas.mil**

More information at:

http://www.dfas.mil/retiredmilitary/manage/allotments.html

Army Emergency Relief

Helping the Army take care of its own since 1942

Did you know…

- **AER's sole mission is to provide emergency financial assistance to relieve the distress of Army personnel, Retired Soldiers, and their families.**
- In 2014, AER provided $64.7 million total assistance for 47,117 cases.
- For Retired Soldiers, AER provided $15 million for 9,061 cases.
- **As a retiree, you are eligible for all categories of assistance and you may continue to contribute through allotment from your retired pay.**
- For assistance, contact the AER section on your nearest Army installation, other service aid societies or the American Red Cross.

More information available at

www.aerhq.org

Social Security Tax (FICA) *(7.65%)*

FICA **not** deducted from retired pay!

When eligible, you will draw:

FULL Social Security *and*
FULL military retired pay!

Go to **http://www.ssa.gov** for in-depth Social Security information

Thrift Savings Plan

You stop contributing to TSP at retirement
Your options at retirement:
1--do nothing and draw returns when permitted; or
2--roll into an IRA
May resume active participation if you become a federal civilian employee; military and civilian TSP accounts may be combined.

Account Withdrawal Deadline

If you decide to leave your money in the TSP, be aware that you will be required to start withdrawing your money by April 1 of the year following either:
The year you turn age 70½, if you are separated from Federal employment or the uniformed services, or
As a helpful reminder, the TSP will notify you before your required withdrawal date and mail you important tax information about your TSP withdrawal, as well as information about the IRS required minimum distributions.
If you are moving, please make sure that you fill out the Form TSP-9 when separating for change of address. TSP info: **www.tsp.gov**

Dividing Retired Pay as Property If Divorced

(*Uniformed Services Former Spouses' Protection Act*)

NOT AUTOMATIC

Up to state courts

Can award any amount

Award not tied to length of marriage

DFAS direct payment requirements:

- Marriage overlapped 10 years with service
- Limited to 50% of “disposable” retired pay*

***** ***up to 65%, if other garnishments***

http://www.dfas.mil/garnishment/usfspa/legal.html

Take Leave or Sell It?

- Sell up to 60 days if you have not sold back any leave **over your career.**
- Leave that you sell back is automatically taxed at 25% Federal tax plus state tax.
- When you sell leave back, it will be base pay only
- You do not get benefits such

Permissive TDY*

Purpose: Facilitate transition to civilian life
(e.g. house-hunting, job-hunting)

20 Days:
CONUS-based Soldiers
OCONUS-based Soldiers (at same OCONUS location)

30 Days:
CONUS-based Soldiers who entered active duty from OCONUS and will return to OCONUS
OCONUS-based Soldiers, at a CONUS or another OCONUS location

*** At Commander's Discretion**

AR 600-8-10, Personnel Absences, Leaves and Passes

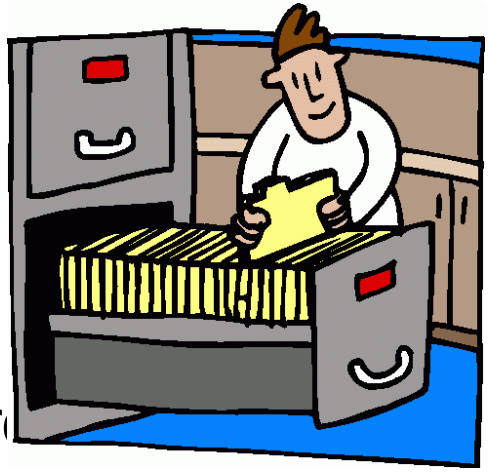
Retirement Physical

Army requires a retirement physical
- No more than 6 months, no less than 1 month, before retirement or start of transition leave
- Your last record of active duty health
- Most sites now provide combined Service and VA retirement physical
- Assists with claim for VA service-connected disability

- Quick Start allows a Servicemember to submit a claim for disability compensation1 to 59 days prior to separation, retirement, or release from active duty or demobilization. Submitting your disability compensation claim before discharge makes it possible to receive VA disability benefits as soon as possible after separation, retirement, or demobilization.

NOTE: If participating in the Benefits Delivery at Discharge (BDD) and separating from active duty within the next 60 to 180 days, BDD can help you receive VA disability benefits sooner. For more information, visit VA web site at **http://benefits.va.gov/predischarge/claims-pre-discharge-benefits-delivery-at-discharge.asp .**

Medical Records



Belong to the Government

Make a copy of your records

Make a copy of Family member recor

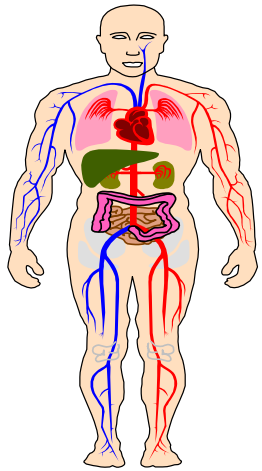
May be hard to obtain after retirement

Advantages to Applying to VA for Service-Connected

-
-
-
-
-
-

VA Compensation for Service-Connecte Disabilit

- VA rates disabilities 0% - 100%
  - Each % has an assigned dollar amount
  - 2015 basic rates: from $133 (10%) to $2907 (100%)
  - Unrelated to Military rank since ’93
  - Free VA medical care for service-connected conditions
- Monthly payments
  - Begin at 10% (CAN be 0% disabled)
  - Tax-free
  - 30% & higher = Extra dependent allowance
  - *For Retired Soldiers <50% disabled,* offsets Military retired pay $ for $



http://www.benefits.va.gov/COMPENSATION/types-compensation.asp

VA Service-Connected Disability Compensation Rates

% Disabled	Vet Only	Vet + Spouse	Vet + Sp + 1 Child
10	$133.17		
20	263.23		
30	407.75	455.75	491.75
40	587.36	651.36	699.36
50	836.13	917.13	976.13
60	1059.09	1156.09	1227.09
70	1334.71	1447.71	1530.71
80	1551.48	1680.48	1775.48
90	1743.48	1888.48	1995.48
100	2906.83	3068.90	3187.60

Gulf War Veterans

- DoD: Comprehensive Clinical Evaluation Program (CCEP)
- VA: Gulf War Registry Program

SGLI & VGLI

You must **apply** to convert SGLI to VGLI within one year and 120 days from discharge.

If you submit a VGLI application within 240 days after discharge, you can obtain this coverage regardless of health.

You can retain VGLI for as long as you pay the premiums.

Premiums may be paid by allotment, check or money order, if paid monthly

Discounts are offered for the following pay schedules:
- quarterly (2.5%)
- semi-annually (3.75%)
- annually (5%)

All terminally ill policyholders will be eligible to take up to 50% of their SGLI or VGLI coverage in a lump sum.

How to Apply

Applying for VGLI is simple using one of the following methods:

Apply through eBenefits

Download and complete SGLV 8714, Application for Veterans' Group Life Insurance and mail it to the Office of Servicemembers' Group Life Insuranc

http://www.benefits.va.gov/insurance/index.asp

VGLI Premium Schedule – Monthly Rates (Examples)

Insurance Amount	Age 40-44	45-49	50-54	55-59	60-64	65-69	70-74	75 &over
$400K	$68.00	$88.00	$144.00	$268.00	$432.00	$600.00	$920.00	$1840.00
$300K	$51.00	$66.00	$108.00	$201.00	$324.00	$450.00	$690.00	$1380.00
$250K	$42.50	$55.00	$90.00	$167.50	$270.00	$375.00	$575.00	$1150.00
$200K	$34.00	$44.00	$72.00	$134.00	$216.00	$300.00	$460.00	$900.20
$150K	$25.50	$33.00	$54.00	$100.50	$162.00	$225.00	$345.00	$690.00
$100K	$17.00	$22.00	$36.00	$67.00	$108.00	$150.00	$230.00	$460.00
$50K	$8.50	$11.00	$18.00	$33.50	$54.00	$75.00	$115.00	$230.00

http://www.benefits.va.gov/INSURANCE/vgli_rates_new.asp

VA Info Sources

- http://www.va.gov
- https://www.ebenefits.va.gov/ebenefits/homepage
- Send e-mail inquiries
- Download forms
- Get benefits information
- Apply for benefits

- Benefits: 1-800-827-1000
- Education: 1-888-442-4551
- VA Life Insurance: 1-800-669-8477
- SGLI/VGLI: 1-800-419-1473
- Gulf War: 1-800-749-8387
- TDD: 1-800-697-6947
- Women Veterans
  Hotline 1-855-829-6636

- *County VA Director (blue pages of phone book)*

Concurrent Receipt Background

From 1890 to 2002, Federal law did not allow *concurrent receipt* of military retired pay & VA disability compensation
CRSC: Enacted December 2, 2002

CRDP: Enacted January 1, 2004

Goal of New Laws: Restore some or all of the pay that is offset to the **most severely disabled**

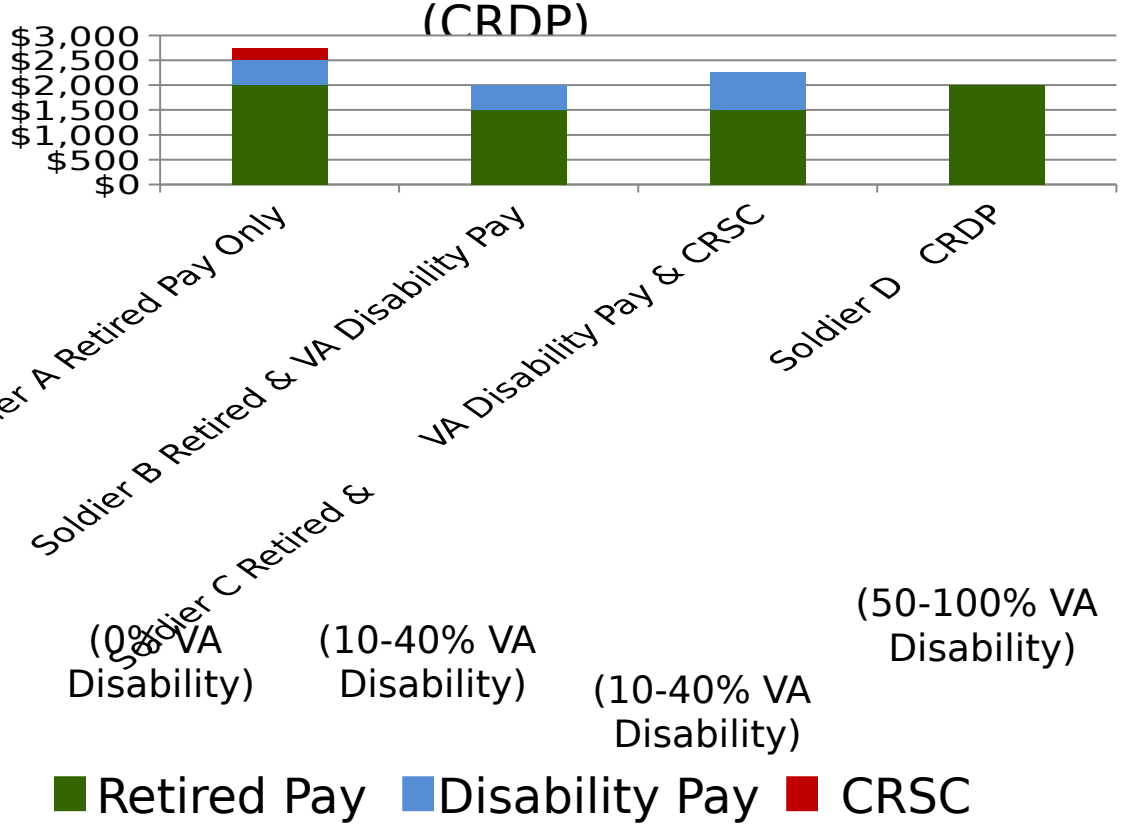
CRSC & CRDP Comparison

Combat-Related Special Compensation	Concurrent Retired and Disability Pay
Combat-related disabilities • Armed conflict (e.g. wounds) • Simulated combat (e.g. FTX) • Hazardous service (e.g. parachute duty) • Instrumentalities of war (e.g. combat vehicles)	Service-connected disabilities Retired pay that would have been waived by the Soldier in order to receive disability pay is restored
10%-100% disability rating	50%-100% disability rating
Not taxable; not divisible in divorce	Taxable; divisible in divorce
Receiving retired pay	20-year (Active or RC) or TERA retirement
Must apply to HRC	Automatic; no application required
http://www.crsc.army.mil	http://www.dfas.mil/retiredmilitary/disability/crdp.html

Retired and Disability Payments

Tying It All Together

Retired pay is reduced dollar-for-dollar by VA Disability Pay unless the Soldier qualifies for Concurrent Retired and Disability Pay (CRDP)



Example Only

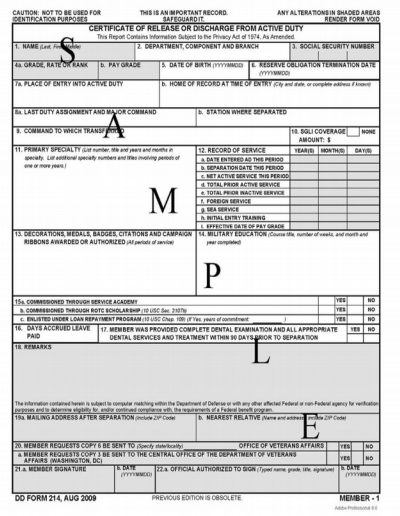
NOTE: All Soldiers retired at the same pay grade and years of service

DD Form 214 (Certificate of Release or Discharge from Active Duty)

Check for accuracy before signing - **Your** personal responsibility!

Copies:

#1 – Service member
#2 – Service Personnel File
#3 - United States Department of Veterans Affa
#4 – Member; only copy that contains reason f discharge; of interest to some employers


CAUTION: NOT TO BE USED FOR IDENTIFICATION PURPOSES
THIS IS AN IMPORTANT RECORD. SAFEGUARD IT.
ANY ALTERATIONS IN SHADED AREAS RENDER FORM VOID

CERTIFICATE OF RELEASE OR DISCHARGE FROM ACTIVE DUTY

This Report Contains Information Subject to the Privacy Act of 1974, As Amended

1. NAME (Last, First, Middle)
2. DEPARTMENT, COMPONENT AND BRANCH
3. SOCIAL SECURITY NUMBER
4a. GRADE, RATE OR RANK
4b. PAY GRADE
5. DATE OF BIRTH (YYYYMMDD)
6. RESERVE OBLIGATION TERMINATION DATE (YYYYMMDD)
7a. PLACE OF ENTRY INTO ACTIVE DUTY
7b. HOME OF RECORD AT TIME OF ENTRY (City and state, or complete address if known)
8a. LAST DUTY ASSIGNMENT AND MAJOR COMMAND
8b. STATION WHERE SEPARATED
9. COMMAND TO WHICH TRANSFERRED
10. SGLI COVERAGE ___ NONE AMOUNT: $
11. PRIMARY SPECIALTY (List number, title and years and months in specialty. List additional specialty numbers and titles involving periods of one or more years.)
12. RECORD OF SERVICE — YEAR(S) MONTH(S) DAY(S)
a. DATE ENTERED AD THIS PERIOD
b. SEPARATION DATE THIS PERIOD
c. NET ACTIVE SERVICE THIS PERIOD
d. TOTAL PRIOR ACTIVE SERVICE
e. TOTAL PRIOR INACTIVE SERVICE
f. FOREIGN SERVICE
g. SEA SERVICE
h. INITIAL ENTRY TRAINING
i. EFFECTIVE DATE OF PAY GRADE
13. DECORATIONS, MEDALS, BADGES, CITATIONS AND CAMPAIGN RIBBONS AWARDED OR AUTHORIZED (All periods of service)
14. MILITARY EDUCATION (Course title, number of weeks, and month and year completed)
15a. COMMISSIONED THROUGH SERVICE ACADEMY — YES NO
b. COMMISSIONED THROUGH ROTC SCHOLARSHIP (10 USC Sec. 2107b) — YES NO
c. ENLISTED UNDER LOAN REPAYMENT PROGRAM (10 USC Chap. 109) (If Yes, years of commitment) — YES NO
16. DAYS ACCRUED LEAVE PAID
17. MEMBER WAS PROVIDED COMPLETE DENTAL EXAMINATION AND ALL APPROPRIATE DENTAL SERVICES AND TREATMENT WITHIN 90 DAYS PRIOR TO SEPARATION — YES NO
18. REMARKS
The information contained herein is subject to computer matching within the Department of Defense or with any other affected Federal or non-Federal agency for verification purposes and to determine eligibility for, and/or continued compliance with, the requirements of a Federal benefit program.
19a. MAILING ADDRESS AFTER SEPARATION (Include ZIP Code)
b. NEAREST RELATIVE (Name and address (Include ZIP Code)
20. MEMBER REQUESTS COPY 6 BE SENT TO (Specify state/locality) OFFICE OF VETERANS AFFAIRS — YES NO
a. MEMBER REQUESTS COPY 7 BE SENT TO THE CENTRAL OFFICE OF THE DEPARTMENT OF VETERANS AFFAIRS (WASHINGTON, DC) — YES NO
21 a. MEMBER SIGNATURE
b. DATE (YYYYMMDD)
22 a. OFFICIAL AUTHORIZED TO SIGN (Typed name, grade, title, signature)
b. DATE (YYYYMMDD)
DD FORM 214, AUG 2009
PREVIOUS EDITION IS OBSOLETE.
MEMBER - 1

File your copies (1 & 4) in a safe place ***(NOT a courthouse unless they assure you that it will not be accessible by the general public!)***

Obtaining a Copy of DD Form 214

Copies of a Soldier's DD Forms 214 may be obtained from the following sources, as applicable:

a. Soldiers and Veterans who have Army Knowledge Online access can obtain copies of DD Forms 214 via the "My Personnel" tab under the Self Service drop down menu.

b. Soldiers and Veterans who register for level 2 premium eBenefits through the Veterans Administration at http://www.ebenefits.va.gov can obtain copies of DD Forms 214 from iPERMS through the Defense Personnel Records Information Retrieval System.

c. Installation military personnel divisions or ARNG State level headquarters may provide Soldiers and Veterans with copies of DD Forms 214 available from iPERMS.

d. For Soldiers separated prior to 1 October 2002 who are no longer in military service, forward requests to the National Personnel Records Center. Relevant information may be found at http://www.archives.gov/veterans/military-service-records/.

e. For Soldiers separated after 1 October 2002 who do not have DD Forms 214 available in iPERMS, forward request to Commander, U Army Human Resources Command (AHRC–PDR–HI), 1600 Spearhe Division Avenue, Department 420, Fort Knox, KY 40122–5402

At Retirement, You Will Also Receive…

Retirement Certificate

Presidential Certificate of Recognition - if 20 YOS

Presidential Letter of Recognition - if 30 YOS or other special category (e.g., CSA, SMA, Medal of Honor Recipient or former POWs who qualify for or have been rewarded the POW Medal.

Retirement Ceremony *(optional)*

Spouse Certificate of Appreciation *(if applicable)*

Army Retiring Soldier Commendation Package

Army Retiring Soldier Commendation Program

- ARSCP was created by ASA (M&RA) in 2008
- Flag required by 10 USC § 12605 since 1998
- Retired Army Lapel Button required by Army policy since 1968
- Presented to Active Duty Soldiers at retirement
- Presented to Reserve Component Soldiers upon entry to Retired Reserves
- Kit includes flag, Retired Soldier pin, 2 window decals
- Installation, State, RSC Retirement Services Officers order

Mobilization/Retiree Recall

- By Age
  - Officers and enlisted, up to age 60
  - Warrant officers, up to age 62
  - General officers, on a case-by-case basis

- By Category
  - Cat I – non-disability, retired less than 5 years, under 60
  - Cat II – non-disability, retired more than 5 years, under 60
  - Cat III – all military retired Soldiers not in category I or II to include WOs and health care professionals who retire from

Travel & Transportation

(*Contact Your Transportation Office)*

Travel

- Authorized from last duty station to home of selection (includes Family members)
- If home of selection is OCONUS, costs limited to those payable had a CONUS site been selected

Transportation of Household Goods (HHGs)

- From last duty station to home of selection
- May ship stored HHGs
- Non-temporary storage authorized for 1 year
- If retiring OCONUS, POV shipment to CONUS authorized

Time Limit on Travel & Transportation Allowance

- Typically one year
- Exceptions may be requested prior to 1st anniversary of retirement
- Additional Info Source: DoD Travel Reg 4500.9, found at --

http://www.transcom.mil/

ID Cards

-
-
-
-
-
-
-

Impact of ID Card Changes at Retirement

- Soldier turns in Common Access Card (CAC)

- Retired ID card is not CAC, so…

  - No access to DoD Enterprise Email

  - No access to CAC-Enabled systems

  - Must obtain DS Logon Account to access records and systems

  - Must change ***myPay*** account to commercial email

Former Spouse ID Card

Authorized ONLY if:

- Marriage lasted at least 20 years, *AND*
- Service for retired pay was at least 20 years

If above two conditions are met, overlap requirement is:

OVERLAP	**PRIVILEGE(S)**
20+ years	Full
15 years, but less than 20	Medical care (for 1 yr)
Less than 15 years	None

Note: A former spouse is not eligible for medical benefits if enrolled in employee-sponsored health plan.

Soldier for Life -Transition Assistance Program (SFL-TAP)

You may initiate the SFL-TAP process 24 months before retirement.

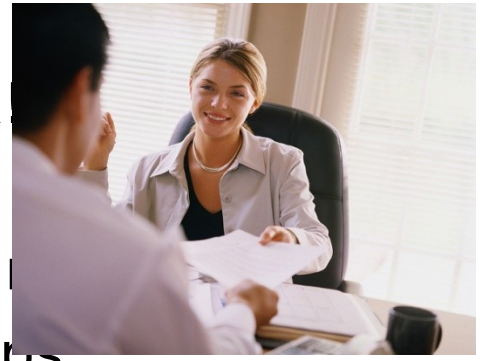
You **MUST** complete the mandatory Pre-Separation Counseling at

least 12 months prior to your effective retirement

Benefit for Retired Soldiers – Eligible for SFL-TAP se

a space-

available basis - FOREVER!



Consists of:

- Pre-separation counseli
- Job assistance workshops
- Individual counseling
- Job search resources

SFL-TAP Home Page:

https://www.sfl-tap.army.mil/

Active Army Retirement Timeline

Retirement is a process, <u>NOT</u> an event!!

Start

Finish

Employment Restrictions

- Federal Employment
- Foreign Government Employment
- Negotiations with Employers
- “Switching Sides”
- Rules for Procurement Officials
- Rules Specific to General Officers
- Working During Transition Leave
- Use of Title & Wearing of Uniform after Retirement.

http://www.dod.mil/dodgc/defense ethics

TRICARE--An Overview

- you are enrolled in TRICARE Prime and pay no fees
- your family members pay no enrollment fees, but must choose a TRICARE option and apply for enrollment in TRICARE Prime

- ❖ FY 2015 Enrollment Fee is $555.84 per family or $277.92 per individual (annually)

TRICARE Extra - the "preferred provider" option

- ❖ no enrollment fee, but deductible and co-payments apply

TRICARE Standard - "fee-for-service" option – most flexibility

- ❖ no enrollment fee, but deductible and co-payments

TRICARE Young Adult - premium-based health care plan

- ❖ unmarried, age 21 but not yet 26 years old adult children who have "aged out" of regular TRICARE coverage.

TRICARE Retired Reserve (TRR) - premium-based health plan for qualified retired Reserve members, their families and survivors.

TRICARE For Life -TRICARE For Life offers secondary coverage to Medicare for all TRICARE beneficiaries who have both Medicare Parts A and B.

http://www.tricare.

TRICARE Retiree Dental Plan (TRDP)

(Currently administered by DDP*Delta)

<u>*Who Is Eligible*</u>*:*

Retired Soldiers

Retired Guard/Reserve (including Gray Area)

Medal of Honor recipients

Spouses, unremarried surviving spouses, and eligible children (up to age 21 or to age 23 if a full-time student (proof of full-time student status required), or older if disabled before losing eligibility.

<u>*Where Available*</u>*:*

U.S., District of Columbia, Puerto Rico, Guam, Canada, U.S. Virgin Islands, American Samoa, the Commonwealth of the Northern Mariana Islands, Canada, and Enhanced Overseas TRDP

<u>http://www.trdp.org/RetiredSoldiers/enroll.html</u> and

<u>http://www.trdp.org/RetiredSoldiers/overseas</u>

TRICARE Retiree Dental Program

Maximum amount for covered services for each person enrolled, to $1300 per year
Annual deductible $50/person, but limited to $150/family per benefit year
Lifetime orthodontic is now $1750
Enrollment is quick and easy. Log on to trdp.org and connect to the Beneficiary Web Enrollment (BWE) website to enroll online.
Enroll any time. Benefits begin the first day of the month after enrollment.

- Enrollment is month-to-month after the initial 12-month commitment is satisfied.

Consumer Toolkit® enhancements
DDP will access DEERS to verify eligibility and enrollment.
It is important to keep information up to date in DEERS
Detailed info available on-line at –
http://www.tricare.mil/trdp//AND
DEERS-**https://www.dmdc.osd.mil/milconnect**

VA Dental Care

No-Cost Dental Care MAY Be Furnished –

1. For service-conditions existing at retirement
   -- On a <u>one-time</u> basis
   -- Must apply <u>within 180 days</u>
   -- <u>Not eligible</u> if necessary treatment was completed by Military within
      180 days of retirement (reflected on DD 214)
2. For service-connected, non-compensable conditions of POWs who were incarcerated <u>less than</u> 90 days ***<u>NOTE</u>: Complete treatment is furnished to those who were POWs more than 90 days***
3. If you are not eligible for VA Dental Care, the VA is implementing a comprehensive national **<u>VA Dental Insurance Program (VADIP)</u>** to give enrolled Veterans and **<u>CHAMPVA</u>** beneficiaries the opportunity to purchase dental insurance through **<u>Delta Dental</u>** and **<u>MetLife</u>** at a reduced cost. Participation is voluntary and purchasing a dental [illegible] does not affect Veterans current eligibility for VA dental services [illegible] treatment.

<u>http://www.va.gov/health/services/dental/</u>

Federal Long Term Care Insurance

The Federal Long Term Care Insurance Program™
www.LTCFEDS.com

- care provided in your own home
- services provided in nursing homes and assisted living facilities
- community-based care and services

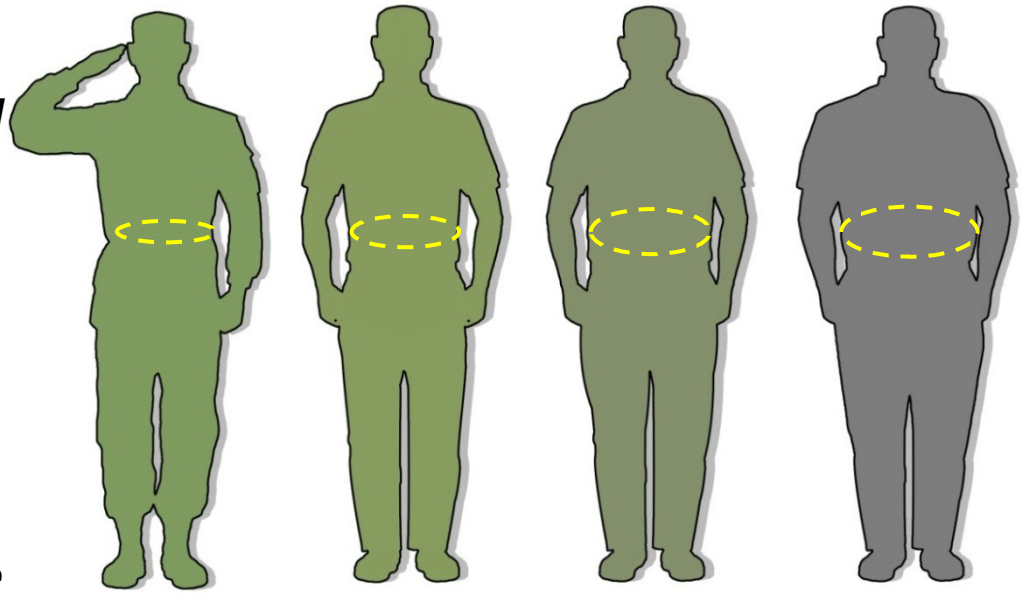
www.LTCFEDS.com

Retirement = New Mission

Don’t take off the uniform and put on the pounds.

Prevent unnecessary post-retirement weight gain!

- ***Almost half of military Retired Soldiers are obese.***
- ***When compared to active duty of the same age, the rate of obesity is twice as high in Retired Soldiers.***



It is much easier to maintain your weight, than to lose what you gained!

Obesity Increases Risk For:

- ***Stroke***
- ***Heart Disease***
- ***Diabetes***
- ***High Blood Pressure***
- ***Sleep Apnea***
- ***Joint pa***
- ***Gallsto***

Source: U.S. Army Public Health Command

Focus on the Performance Triad

http://armymedicine.mil/Pages/performance-triad.aspx

Be mission-ready so that you can enjoy a long and healthy retirement.

Sleep

Get sufficient quality sleep

Activity

Maintain an exercise routine

Increase daily physical activity

Nutrition

Improve your nutrition

Control your portions and calories

- **Set a goal, make a plan - make time**
- **Employ self-monitoring tactic(s)**

Source: U.S. Army Public Health Command

“Space-A” Travel

Retired Soldiers may travel within C
OCONUS

May FAX request to site; stay on list

Instructions on signing up by e-mail

Benefit ends for Family members with death of the Retired
Soldier

http://www AMC Travel **ctravel/index.asp**

Your AAFES Benefits in Retirement

EXCHANGE™

"We're honored to serve those who have served."

Savings and special offers are right at your fingertips-

On Your Phone

Get great money saving

Online

Shop Online Now
Exchange Stores
Community
About Exchange
EXCHANGE
Enjoy NO SALES TAX & FREE Standard Shipping offers on MILLIONS of items available.
Office DEPOT
SHOP THE EXCHANGE ONLINE SPECIALTY STORE
Office Depot Celebrate Summer SAVINGS Event!
SAVE 15%
SHOP NOW
Enter promo code 'x2081depot' at checkout
One stop for low prices everyday.
Sign Up & Save
Join our Online Savings Club
Join your local Exchange Buddy List
Receive Money Saving Offers via Text
Subscribe to our mailing list(s)
Limited Time Promotions
Shop by Special
Shop by Department
Shop by Catalog

Sign up for alerts and discounts

At your local Exchange and Express!

- Tri-weekly coupons by text
- Name brand discounts (10%+)
- Weekly Facebook discounts (www.facebook.com/AAFES.BX.PX)
- eNewsletter online discounts
- Buddy list specials/local events

Military Service Organizations

-
-
-
  - House: (113th) 20%; (114th) 18
  - Senate: (113th) 18%; (114th) 12

Keep up on legislative matters at:

http://thomas.loc.gov/home/thomas.php

Retired Soldier Motto:

"Once a Soldier, always a Soldier…a Soldier for Life"

- Installation Retiree Councils
- CSA Retired Soldier Council

Talk to your retirement services officer about joining

Recent Council reports available at:

http://soldierforlife.army.mil/retirement/retireecouncil

Army *Echoes*

- Official Army publication for communicating with Retired Soldiers/Families
- 3 issues: FEB, JUN, OCT
- Apps for iPhone, iPad, Android phones
- All Retired Soldiers and SBP annuitants with ***myPay*** accounts now receive *Echoes* electronically at their email addresses in ***myPay*** *Change your email address in* ***myPay*** *to a commercial email address before you retire!*

ECHOES

THE NEWSLETTER FOR RETIRED SOLDIERS, SURVIVING SPOUSES & FAMILIES

RETIRED U.S.ARMY SOLDIER FOR LIFE

A MESSAGE FROM
THE CHIEF OF STAFF

Raymond T. Odierno
General, United States Army
Chief of Staff

Greetings Retired Soldiers and Families,

The start of the New Year gives us a chance to look back on what the Army has accomplished and to look forward to where we are headed. Over the past year, our Army has answered the nation's call around the world. Our forces are responding on multiple continents simultaneously to a diverse range of challenges and threats. Even as we transition to Operation Resolute Support in Afghanistan after more than thirteen years of war, we continue to support combat operations against our adversaries there. We have also returned to Iraq to advise and assist Iraqi Security Forces as they work to restore stability and defeat the Islamic State of Iraq and the Levant (ISIL).

We have deployed forces to Eastern Europe in Poland, Latvia, Lithuania and Estonia to deter Russian aggression and assure our European Allies. We are actively supporting national defense objectives in the Pacific, whether in Thailand, the Philippines, or Korea. And we have more than 2,000 Soldiers deployed in West Africa to stem the Ebola crisis that has wreaked havoc on that continent. In all, we have close to 140,000 Soldiers deployed, committed, and forward-stationed worldwide defending our nation's interests at home and abroad. I am extremely proud of all that our Soldiers have accomplished and of the important missions that they perform.

I am equally proud of our Retired Soldiers, veterans, and family members who stand beside us. They have sacrificed so much for the nation and serve as the face of the Army for millions of Americans. As the Army downsizes, the ranks of our veterans will increase as will their presence and voice throughout our communities. It is therefore imperative that we enable positive transitions of Soldiers into civilian life and provide them with the resources they need to reintegrate and begin the next chapter of their lives. Soldier for Life (SFL) is one tool that helps us care for veterans, and I continue to encourage you to become familiar with it at http://soldierforlife.army.mil .

Our All-Volunteer Army is what makes us unique. It is what unites Soldiers serving past and present. Despite the threats we face around the globe, and though we face fiscal challenges, we are meeting our strategic imperatives because of the professionalism and patriotism of Soldiers, veterans and their families. Please be assured that I remind Congressional leaders of this at every opportunity while emphasizing the need for consistent rather than piecemeal funding to support the Total Army Force and veterans.

I would ask each of you to continue to tell the Army story—let your friends, coworkers, and neighbors know of the tremendous sacrifices that our Soldiers make daily—because you have been there, and you know firsthand. Thank you for all that you have done and continue to do for the United States Army and our great nation.

The strength of our nation is our Army. The strength of our Army is our Soldiers.
The strength of our Soldiers is our families. And that is what makes us Army Strong!

ONCE A SOLDIER, ALWAYS A SOLDIER… A SOLDIER FOR LIFE

FEB - MAY 2015

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- Receive *Echoes* ***BEFORE*** you retire! Subscribe at https://soldierforlife.army.mil/retirement/echoes-subscription.
- Subscribe to the Army *Echoes* Blog on the Soldier for Life website at http://soldierforlife.army.mil/retirement/blog.

Thank you for your Service!!

Please make an appointment to receive your separate SBP briefing. You can access the HQDA SBP briefing at:

http://soldierforlife.army.mil/retirement/sbp